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| Date | | Client/Matter Number | |
| May 20, 2005 | | 218678-00037 | |
| From | | Attorney Number | |
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Comments

Re: Serial No. 10/712,481

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PATENT

MAY 20 2005

Attorney Docket No. 218678-00037

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE


In re application of: **Scott D. Smith et al.**
Serial No.: **10/712,481**
Filed: **November 13, 2003**
Title: **Method and System for Restructuring a Debt Instrument Without Retiring
Underlying Debit**
Group Art Unit: **3629**
Examiner: **N/A**

STATUS INQUIRY

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

The above-referenced patent application was filed in the U.S. Patent and Trademark Office on November 13, 2003. As of yet, an Official action has not yet issued on the merits. Kindly advise the undersigned as to when a first Office Action will be mailed.

Respectfully submitted,

By: 
John S. Paniaguas
Reg. No. 31,051

Date: May 20, 2005

Patent Administrator
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